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**Continuing Education credit — December 2025**

As a subscriber to Financial-Planning.com, you can earn up to 12 hours of CE credit from the CFP Board and the Investments & Wealth Institute.

Please read the articles and answer the questions below. To find the related article, click on the hyperlinked title of the story – both online-only articles as well as stories published in the magazine.

You must answer 8 of the 10 questions correctly to qualify for CE credit.

Financial Planning does not email a certificate of completion. Please take a screenshot of the results screen, and keep the confirmation for your records. Financial Planning reports results to the CFP Board weekly. The board may take an additional two weeks to post results.

If you need assistance, please contact our Customer Success Team

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1. Due to Income-Related Monthly Adjustment Amount surcharges, higher-income individuals could see a new additional monthly cost of up to $487 related to which part of Medicare? *

Part D
Part C
Part B
Part A

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2. What percentage of retirees expect Social Security to serve as their main source of income throughout their post-work years, according to the TIAA Institute? *

40%
53%
58%
67%

**Related Content: Medicare premiums erode Social Security COLA in 2026**

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3. Starting in 2026, professional gamblers will be required to limit their deductible gambling losses to no more than what percent of their winnings? *

95%
90%
85%
80%

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4. How much tax revenue does the Joint Committee on Taxation estimate the deduction limit will generate over eight years? *

$1.1 billion
$2.6 billion
$7.8 billion
$11.3 billion

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5. Victims lost more than $16 billion to fraudsters in 2024, according to the FBI; how much of that was due to online cryptocurrency fraud? *

$10 billion
$8 billion
$6.5 billion
$4 billion

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6. Investment advisors with less than $1.5 billion in AUM and broker-dealers with less than $500,000 in total capital have until this date to comply with Regulation S-P revisions: *

June 3, 2026
May 3, 2026
April 3, 2026
March 3, 2026

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7. Reg S-P calls on investment advisors and brokers to alert affected clients about any data breach that could expose private data within how many days of discovery? *

14 days
30 days
90 days
120 days

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8. A plurality of advisors in the recent Financial Advisor Confidence Outlook survey cited balancing personalized service with scaling efficiency as their biggest challenge. What was the trade-off cited by the second highest percentage of surveyed advisors? *

Recruiting culture fit vs. rapid hiring
Fee transparency vs. pricing pressure
Freedom and flexibility vs. operational burden
Technology independence vs. integration complexity

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9. Invesco Wilderhill Clean Energy ETF topped the list of best small-cap ETFs of 2025 with a one-year return of 48.49%. What was its expense ratio? *

0.41%
0.64%
0.83%
1.2%

**Related Content:  10 best-, worst-performing international equity funds of past 3 years**

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10. Which of these top 10 international equity funds of the last three years had the largest fund size as of Oct. 31? *

iShares MSCI Europe Financials ETF (EUFN)
iShares MSCI Spain ETF (EWP)
Brandes International Small Cap Equity A (BISAX)
iShares MSCI Poland ETF (EPOL)

**Related Content:  10 best and worst small-cap ETFs of the past year**

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